

REMARKS

Applicants have carefully reviewed the Office Action dated December 11, 2002. Applicants have amended Claims 1 and 14 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Regarding Claims 1-6, 13-19 and 26, rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,930,767, Reber et al. (*Reber*), this rejection is respectfully traversed as follows. *Reber* does not teach or suggest either the method (independent Claim 1) or the system (independent Claim 14) of Applicants' invention *as recited* in the amended claims. *Reber* discloses a system and method for authenticating a transaction over a network. While *Reber* discloses the need for identifying the end user, and even some components of such identification, little is disclosed in *Reber* regarding how this type of information is processed prior to and during an actual transaction. In contrast, Applicants' independent Claims 1 and 14, as amended to clarify this point, are directed toward the actual processing of the user profile information, both before the actual transaction and during the actual transaction in order to fill in select fields in a vendor payment form for presentation to the user so the user can view this information prior to accepting or completing the on-line transaction.

Applicants' present inventive concept, as defined by independent Claims 1 and 14 as amended and the respective dependent claims, is directed toward a system that pre-processes the profile information of a user or purchaser in order to conduct an on-line transaction in a centralized system. At a later time, the user can provide a barcode from the user location as a surrogate for its profile information in association with the purchase of a product during an actual on-line transaction. When this barcode is provided, profile information of the user will then be extracted from a second location and provided to the vendor location as a function of the processing of the barcode, a step not disclosed in *Reber*. This profile information is then inserted into appropriate fields in a vendor payment form for subsequent presentation to the user. This therefore facilitates the generation of the form, i.e., all the vendor has to do is scan the user's barcode and the form is substantially filled out, at least with all of the pertinent information in the user's profile. This substantially decreases the amount of time required to fill in the given form either in an on-line transaction or even in a paper transaction.

AMENDMENT AND RESPONSE

S/N 09/382,426

Atty. Dkt. No. PHL Y-24,732

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Another step that is missing from the *Reber* reference is that of automatically inserting the profile information into the vendor payment form. The Examiner has referred to Col. 5, lines 4-32 as setting forth disclosure in *Reber* providing the profile information from the second location to the vendor location. However, this portion of the *Reber* patent is directed only toward authenticating the identity of the party requesting the transaction. *Reber* does not disclose sending profile information to the vendor location for the purpose of inserting profile information into a form for viewing by the user nor even disclose how this might be done. Further, Applicants' step of inserting the profile information into a vendor payment form is alleged to have been disclosed in *Reber* at Col. 10, lines 44-49. However, this passage only describes creating a record of the transaction such as the date and time of the transaction, the party, the item or charged amount. Such a record, as disclosed in *Reber*, does not contain the user profile information, as distinguished from the transaction data that is processed in the system and method of *Reber*, nor is there any suggestion that this is viewed by the user prior to completion of the transaction. Therefore, Applicants find no disclosure of this particular step of inserting the profile information into a vendor payment form for viewing by the user. Moreover, *Reber* is not directed toward the concept of automatically filling in the form or assisting in any manner with filling in the form; rather, *Reber* is merely directed toward utilizing the personal ID to verify a transaction. For these reasons Applicants respectfully request the withdrawal of this rejection and the allowance of Claims 1-6, 13-19 and 26.

Regarding Claims 7-9 and 20-22, rejected under 35 U.S.C. §103(a) as being unpatentable over *Reber* in view of U.S. Patent No. 5,956,699, Wong et al. (*Wong*), this rejection is respectfully traversed as follows.

The entire Claim 7 recites "the step of automatically inserting [the profile information into a vendor payment form for presentation to the user] causes *all of the profile information to be entered into the vendor payment form* as encoded information." (Bracketed phrase is from base Claim 1 from which Claim 7 depends; emphasis is added). This step is not about - and thus does not read upon - a method for *the user* to encrypt . . . his or her vital personal information as is disclosed in *Wong* in the cited passage at Col. 3, lines 38-62. Rather, the active verb in Applicants' Claim 7 is the verb *to enter*. Thus, Claim 7 is about *the vendor* automatically entering *all* of the user profile information into the vendor's

payment form. Applicants' use of the word "encoded" in Claim 7 simply means converting the information to a different form; a step that is not the important function of Claim 7. Using the word "encryption," which means not only that information is *securely* encoded but also that a key is required to cover the information, as a basis for the rejection of Claim 7 has little relevance to the function recited in the claim. Applicants respectfully submit that there is little basis or motivation in the references to combine the teaching about encryption of *Wong* with the disclosures of *Reber*. The same argument applies to Claims 8, 9 and 20-22. Therefore, Applicants respectfully request the rejection of Claims 7-9 and 20-22 be withdrawn.

Regarding Claims 10 and 23, rejected under 35 U.S.C. §103(a) as being unpatentable over *Reber* in view of U.S. Patent No. 5,664,110, Green et al. (*Green*), this rejection is respectfully traversed as follows. It has been shown hereinabove that the *Reber* reference fails to teach all of the limitations of Claims 1 and 14 as amended. The Examiner is correct in asserting that *Green* discloses entering information such as "user name, address and . . . consumer profile" and "other transaction specific information" (Col. 5, lines 26, 28 and 37). However, *Green* does not disclose the other steps or elements of Applicants' Claims 1 and 14 as amended, which are not supplied by the *Reber* reference. Thus, regardless of whether *Green* teaches recitations contained in Claim 10 or Claim 23, *Green* does not cure the numerous deficiencies of *Reber* and the combination thus fails to obviate either Claim 10 or 23 because these dependent claims respectively include all of the limitations of base Claims 1 and 14 as amended. Applicants respectfully request the withdrawal of this rejection of Claims 10 and 23.

Regarding Claims 11, 12, 24 and 25, rejected under 35 U.S.C. §103(a) as being unpatentable over *Reber* in view of U.S. Patent No. 6,055,573, Gardenswartz (*Gardenswartz*), this rejection is respectfully traversed as follows. It has been shown hereinabove that the *Reber* reference fails to teach all of the limitations of Claims 1 and 14 as amended. However, the Examiner offers *Gardenswartz* as teaching that the registration server 14, which is programmed for the storage of information, apparently includes a database. Applicants respectfully submit that the disclosure of a database in and of itself is not sufficient to teach the entire recitation of Claims 11 or 24. Further, the database 8 illustrated in Figure 1 of *Gardenswartz*, which is designated for purchase history information, is a distinct structure separate from the registration server 14. Further, the database of *Gardenswartz* and the information it stores (which

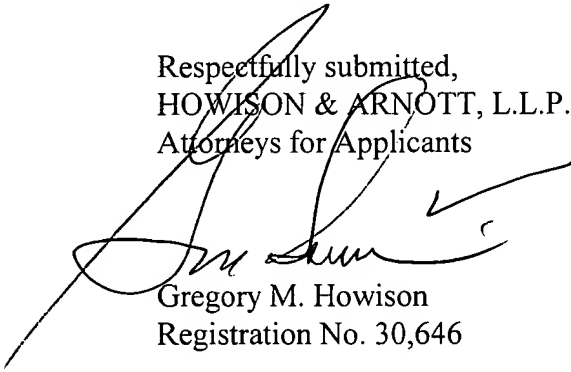
does not include unique barcodes or unique ID numbers) are quite different from the recitation in Applicants' Claim 11: "a central registration server having a database of the profile information associated with respective unique barcodes and unique ID numbers." Claim 24 is similar. Thus *Gardenswartz* falls short of disclosing all that it must disclose in order to teach the invention of Claims 11 and 24. Moreover, this reference still does not cure the numerous deficiencies of *Reber*. Thus the combination of *Reber* and *Gardenswartz* fails to obviate either Claim 11 or 24 because these dependent claims respectively include all of the limitations of the base Claims 1 and 14 as amended.

Regarding Claims 12 and 25, depending respectively from Claims 11 and 24, the same arguments apply as for Claims 11 and 24. Thus, this combination of references still does not cure the numerous deficiencies of *Reber*.

Neither *Reber et al.*, *Wong et al.*, *Green et al.* or *Gardenswartz et al.*, taken singularly or in combination, render Applicants' present inventive concept, as defined by the claims as amended, obvious or unpatentable. Therefore, Applicants respectfully request the withdrawal of all of the rejections under 35 U.S.C. §103(a).

Applicants have now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicants respectfully request full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-24,732 of HOWISON & ARNOTT, L.L.P.

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**AMENDMENT AND RESPONSE**  
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